



**RENT
RECEIPTS
OR
A
HOME-
WHICH**

THE PALATKA BUILDING AND LOAN ASSOCIATION HAS THE OFFICIAL
ENDORSEMENT OF THE PALATKA CHAMBER OF COMMERCE
AND THE PALATKA KIWANIS CLUB.

Its affairs are being directed by the following business men of Palatka, who are giving
freely of their time, energy, and money without salary or remuneration of any kind
in order to make the Association of the utmost service to the residents of Palatka:

OFFICERS AND DIRECTORS.

Frank E. Waymer, President; F. J. Fearnside, Sr., Vice President; Clifton W.
Loveland, Secretary-Treasurer; J. V. Walton, Attorney.

S. S. Browning, W. Lang Cheeves, J. W. Hart, Robert James, J. C. McCrocklin, J. D.
Points, Chas. E. Rowton, J. L. Sheppard, Jr.

If you have CONFIDENCE in these men you can show it by supporting the Association
through the taking out of at least one share (\$1.00 per month), and thus give your
co-operation to the welfare of the city.

HELP MAKE THIS AN ALL-PALATKA ASSOCIATION.

THE MERCHANTS WHOSE ADVERTISEMENTS APPEAR ON THIS PAGE ARE
CO-OPERATING WITH THE PALATKA BUILDING AND LOAN ASSOCIATION
TO FURTHER THE INTERESTS OF HOME BUILDING IN PALATKA.

The Plain Truth!

Every community there are those who urge on others the
falsehood that "It Doesn't Pay to Own Your Home." Num-
erous families have been kept from real happiness and suc-
cess in life by giving heed to them.

T. P. Cartwright

REALTOR

Rentals and Loans

5 Lemon Street.

Telephone 116



Everything for the Builder

RUBEROID ROOFING

"Best in the Long Run"

Selden Cypress Door Co.

Palatka, Florida

WHOLESALE AND RETAIL

The Test of Time Tells the Story

EBERSON & LINSLEY Fine Paints and Varnishes have
stood the test of time and are the standard by which all others
are judged.

We carry a complete stock and can furnish your needs in
Hardware and Building Materials.

John S. Glass

419 Lemon St., opposite Court House



A Word to Home Builders

We take this opportunity to announce that our equip-
ment for caring for all plumbing contracts, consisting of
either new work or over-
hauling, is unequalled and we invite you
to call and discuss the subject with us.

The material we use is the best the
market affords. We call attention par-
ticularly to the fact that we handle
"Standard" Porcelain Enameled
Ware, which is so widely advertised
in all leading magazines. We will
gladly quote you prices.

ESTABLISHED 1888
J. D. POINTS & CO.



Good cheer and happiness

OWN YOUR HOME

Palatka Building & Loan Association will help you.

When you give us your
contract for Wiring and
Fixtures for your home,
you are assured of full
value for every dollar in-
vested.

**Spencer Electric
Company**

Quality Electrical Work

J. H. COOPER

GENERAL CONTRACTOR

BUILDER OF FINE HOMES

If you are contemplating building a home you should see me at once.
I would be more than glad to show you my work in this city.
I will make your blue prints and furnish estimates on any kind of build-
ing. My 60 day guarantee on completion of your home is a feature
which you will appreciate.

Office, Deering Hotel

Phone 81

WILSON CYPRESS CO.

Manufacturers of

Cypress Lumber, Lath and Shingles

READY MONEY FOR YOUR HOME!

